

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

Claim 1 –33 (Canceled).

Claim 34 (Currently Amended) A method ~~for electronically presenting and paying bills,~~
comprising:

~~receiving by a service provider first billing information representing a first bill from a first biller;~~

receiving by the a service provider a first notification directive from a first consumer and based at least in part on the received first notification directive, transmitting a notice of availability of ~~at least a portion of the first billing information~~ first bill information associated with a first bill from a first biller to the first consumer; and

automatically directing payment of the first bill by the service provider on behalf of the first consumer, wherein payment of the first bill is automatically directed without the service provider receiving a request to pay the first bill, and wherein the first bill information is electronically available to the first consumer directly from the first biller.

Claim 35 (Previously Presented) The method of claim 60, wherein:

the first consumer is the same as the second consumer.

Claim 36 (Previously Presented) The method of claim 60, wherein:

the first biller is the same as the second biller.

Claim 37 (Currently Amended) The method of claim 60,

wherein the first notification directive instructs the service provider to transmit to the first consumer notices of availability of ~~at least a portion of billing information~~ first bill information associated with the first bill from the first biller, and

wherein the second notification directive instructs the service provider to not transmit to

the second consumer notices of availability of ~~at least a portion of billing information~~ second bill information associated with the second bill from the second biller.

Claim 38-39 (Canceled)

Claim 40 (Currently Amended) The method of claim ~~34~~ 60, further comprising:

receiving, ~~prior to receipt of the first or second billing information,~~ one or more pre-bill payment authorizations for the service provider to pay future bills ~~of at least one of the first biller and the second biller;~~

wherein the first bill is a future bill ~~and the second bill are future bills.~~

Claim 41 (Currently Amended) The method of claim 40, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 42 (Currently Amended) The method of claim 40, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a period of time for the service provider to pay future bills of one or more billers.

Claim 43 (Currently Amended) The method of claim 40, wherein ~~of the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a payment frequency for the service provider to pay the future bills.

Claim 44 (Currently Amended) The method of claim 40, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations excludes a biller account number, and further comprising:

determining a biller account number based upon a received pre-bill payment authorization excluding a biller account number.

Claims 45 – 46 (Canceled)

Claim 47 (Currently Amended) A system ~~for electronically presenting and paying bills,~~
comprising:

a communications interface configured to transmit and receive information via a network;
and

a processor configured to receive, from the communications interface, ~~first billing information representing a first bill from a first biller and~~ a first notification directive from a first consumer, to cause the communication interface to transmit a notice of availability of ~~at least a portion of the first billing information~~ first bill information associated with a first bill from a first biller to the first consumer based at least in part on the first notification directive, to automatically direct payment of the first bill on behalf of the first consumer, wherein payment of the first bill is automatically directed by a service provider without receiving a request from the first consumer to pay the first bill, and wherein the first bill information is electronically available to the first consumer directly from the first biller.

Claim 48 (Previously Presented) The system of claim 61, wherein:
the first consumer is the same as the second consumer.

Claim 49 (Previously Presented) The system of claim 61, wherein:
the first biller the same as the second biller.

Claim 50 (Currently Amended) The system of claim 61, wherein the first notification directive instructs the service provider to transmit notices of availability of ~~at least a portion of billing information~~ first bill information associated with the first bill from the first biller, and wherein the second notification directive instructs the service provider to not transmit to the second consumer notices of availability of ~~at least a portion of billing information~~ second bill information associated with the second bill from the second biller.

Claim 51-52 (Canceled)

Claim 53 (Currently Amended) The system of claim ~~47~~ 61, wherein:

the processor is further configured to receive, from the communication interface ~~and prior to receipt of the first or second billing information~~, one or more pre-bill payment authorizations for the service provider to pay future bills of ~~at least one of the first biller and the second biller~~; and

the first bill is a future bill ~~and the second bill are future bills~~.

Claim 54 (Currently Amended) The system of claim 53, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 55 (Currently Amended) The system of claim 53, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a period of time for the service provider to pay future bills of one or more billers.

Claim 56 (Currently Amended) The system of claim 53, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a payment frequency for the service provider to pay the future bills.

Claim 57 (Currently Amended) The system of claim 53, wherein:

~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations excludes a biller account number;

the processor is further configured to determine a biller account number based upon a received pre-bill payment authorization excluding a biller account number.

Claim 58 – 59 (Canceled)

Claim 60 (Currently Amended) The method of Claim 34, further comprising:

~~receiving by the service provider second billing information representing a second bill from a second biller;~~

receiving by the service provider a second notification directive from a second consumer and based at least in part on the received second notification directive, not transmitting a notice of availability of ~~at least a portion of the second billing information~~ second bill information associated with a second bill from a second biller to the second consumer; and

automatically directing payment of the second bill by the service provider on behalf of the second consumer, wherein payment of the second bill is automatically directed without the service provider receiving a request to pay the second bill.

Claim 61 (Currently Amended) The system of claim 47, wherein the processor is further configured to receive, from the communications interface, ~~second billing information representing a second bill from a second biller and~~ a second notification directive from a second consumer, and to automatically direct payment of the second bill on behalf of a the second consumer without causing transmission of a notice of availability of ~~at least a portion of the second billing information~~ second bill information associated a second bill from a second biller to the second consumer based at least in part on the second notification directive, wherein payment of the second bill is automatically directed by the service provider without receiving a request from the second consumer to pay the second bill.

Claim 62 (Currently Amended) A method for ~~electronically paying bills~~, comprising:

~~receiving by a service provider first billing information representing a first bill from a first biller;~~

receiving by ~~the~~ a service provider a first notification directive from a first consumer and based at least in part on the received first notification directive, not transmitting a notice of availability of ~~at least a portion of the first billing information~~ first bill information associated with a first bill from a first biller to the first consumer; and

automatically directing payment of the first bill by the service provider on behalf of the

first consumer, wherein payment of the first bill is automatically directed without the service provider receiving a request to pay the first bill.

Claim 63 (Currently Amended) The method of claim 62, wherein the first notification directive instructs the service provider to not transmit to the first consumer notices of availability of at ~~least a portion of billing information~~ first bill information associated with the first bill from the first biller.

Claim 64 (Currently Amended) The method of claim 62, further comprising:
receiving, ~~prior to receipt of the first billing information~~, one or more pre-bill payment authorizations for the service provider to pay future bills of the first biller, wherein the first bill is a future bill.

Claim 65 (Currently Amended) The method of claim 64, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 66 (Currently Amended) The method of claim 64, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a period of time for the service provider to pay future bills of one or more billers.

Claim 67 (Currently Amended) The method of claim 64, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a payment frequency for the service provider to pay the future bills.

Claim 68 (Currently Amended) The method of claim 64, wherein each of the one or more pre-bill payment authorizations ~~the pre-bill payment authorization~~ excludes a biller account number, and further comprising:

determining a biller account number based upon a received pre-bill payment authorization excluding a biller account number.

Claim 69 (Currently Amended) A system ~~for electronically paying bills~~, comprising:
a communications interface configured to transmit and receive information via a network;
and

a processor configured to receive, from the communications interface, ~~first billing information representing a first bill from a first biller and~~ a first notification directive from a first consumer, to automatically direct payment of the ~~second~~ first bill on behalf of a ~~second~~ the first consumer without causing transmission of a notice of availability of ~~at least a portion of the second billing information~~ first bill information associated with a first bill from a first biller to the ~~second~~ first consumer based at least in part on the first notification directive, wherein payment of the first bill is automatically directed by a service provider without receiving a request from the first consumer to pay the first bill.

Claim 70 (Currently Amended) The system of claim 69, wherein the first notification directive instructs the service provider to not transmit to the first consumer notices of availability of first bill information associated with the first bill ~~at least a portion of billing information~~ from the first biller.

Claim 71 (Currently Amended) The system of claim 69, wherein:
the processor is further configured to receive, from the communication interface ~~and prior to receipt of the first billing information~~, one or more pre-bill payment authorizations for the service provider to pay future bills of the first biller, wherein the first bill is a future bill.

Claim 72 (Currently Amended) The system of claim 71, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 73 (Currently Amended) The system of claim 71, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a period of time for the service provider to pay future bills of one or more billers.

Claim 74 (Currently Amended) The system of claim 71, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations identifies a payment frequency for the service provider to pay the future bills.

Claim 75 (Currently Amended) The system of claim 71, wherein ~~the pre-bill payment authorization~~ each of the one or more pre-bill payment authorizations excludes a biller account number and the processor is further configured to determine a biller account number based upon a received pre-bill payment authorization excluding a biller account number.